

WHAT IS CLAIMED IS:

- 1           1. A method for authorizing a customer to perform transactions with a  
2 self-service device, the method comprising:
  - 3                 extracting a first set of biometric data regarding the customer from a  
4 verification instrument;
  - 5                 extracting a second set of biometric data directly from at least one feature of  
6 the customer;
  - 7                 extracting textual data regarding the customer from the verification  
8 instrument;
  - 9                 comparing the first and second sets of biometric data to determine whether the  
10 first and second sets of biometric data are derived from a single individual; and  
11                 recording customer identification information if it is determined that the first  
12 and second sets of biometric data are derived from the customer.
- 1           2. The method recited in claim 1 wherein the customer identification  
2 information comprises information derived from the extracted textual data.
- 1           3 . The method recited in claim 1 wherein the customer identification  
2 comprises a name of the customer.
- 1           4. The method recited in claim 3 wherein the transactions comprise  
2 providing funds in exchange for a financial instrument identifying the name of the customer.
- 1           5. The method recited in claim 4 wherein the financial instrument is  
2 selected from the group consisting of a note, a draft, a check, and a promissory note.
- 1           6. The method recited in claim 1 wherein the transactions comprise a  
2 financial transaction.
- 1           7. The method recited in claim 1 wherein the transactions comprise a  
2 nonfinancial transaction.
- 1           8. The method recited in claim 1 wherein the customer identification  
2 information comprises a signature of the customer.

1               9.     The method recited in claim 1 wherein the customer identification  
2 information is further derived from one of the first and second sets of biometric data.

1               10.    The method recited in claim 1 wherein the first set of biometric data is  
2 derived from image data on the verification instrument.

1               11.    The method recited in claim 1 wherein the first set of biometric data is  
2 derived from data encoded magnetically on the verification instrument.

1               12.    The method recited in claim 1 wherein the first set of biometric data is  
2 derived from data encoded optically on the verification instrument.

1               13.    The method recited in claim 1 wherein the first and second sets of  
2 biometric data are derived from facial features.

1               14.    The method recited in claim 1 wherein the first and second sets of  
2 biometric data are derived from fingerprints.

1               15.    The method recited in claim 1 wherein the first and second sets of  
2 biometric data are derived from voice features.

1               16.    The method recited in claim 1 wherein the textual data are derived  
2 from data encoded magnetically on the verification instrument.

1               17.    The method recited in claim 1 wherein the textual data are derived  
2 from data encoded optically on the verification instrument.

1               18.    The method recited in claim 1 wherein extracting textual data  
2 regarding the customer from the verification instrument comprises:  
3               extracting a database reference number from the verification instrument; and  
4               retrieving the textual data regarding the customer from a database with the  
5 database reference number.

1               19.    The method recited in claim 18 further comprising prompting the  
2 customer to enter data for comparison with the retrieved textual data.

1               20.    The method recited in claim 1 wherein the self-service device  
2 comprises a self-service kiosk.

1               21.     The method recited in claim 1 wherein the self-service device  
2 comprises a personal computer.

1               22.     The method recited in claim 1 wherein the self-service device  
2 comprises a personal digital assistant.

1               23.     A method for authorizing a customer to perform transactions with a  
2 self-service device, the method comprising:

3               extracting a first set of image data regarding the customer from a verification  
4 instrument;

5               extracting a second set of image data directly from at least one feature of the  
6 customer;

7               extracting textual data regarding the customer from the verification  
8 instrument;

9               comparing the first and second sets of image data to determine whether the  
10 first and second sets of image data are derived from a single individual; and

11              recording customer identification information if it is determined that the first  
12 and second sets of image data are derived from the customer.

1               24.     The method recited in claim 23 wherein the customer identification  
2 information comprises information derived from the extracted textual data.

1               25.     The method recited in claim 23 wherein comparing the first and second  
2 sets of image data comprises having a human examine the first and second sets of image data.

1               26.     The method recited in claim 23 wherein the customer identification  
2 information is further derived from one of the first and second sets of image data.

1               27.     The method recited in claim 23 wherein the textual data are derived  
2 from data encoded magnetically on the verification instrument.

1               28.     The method recited in claim 23 wherein the textual data are derived  
2 from data encoded optically on the verification instrument.

1               29.     The method recited in claim 23 wherein the transactions comprise a  
2 financial transaction.

1               30.     The method recited in claim 23 wherein the transactions comprise a  
2 nonfinancial transaction.

1               31.     The method recited in claim 23 wherein extracting textual data  
2 regarding the customer from the verification instrument comprises:  
3               extracting a database reference number from the verification instrument; and  
4               retrieving the textual data regarding the customer from a database with the  
5 database reference number.

1               32.     A method for executing a transaction with a customer, the method  
2 comprising:

3               extracting a first set of biometric data directly from at least one feature of the  
4 customer;

5               comparing the first set of biometric data with a stored set of biometric data,  
6 wherein the stored set of biometric data has previously been authenticated by comparison  
7 between a set of biometric data extracted from a verification instrument and a second set of  
8 biometric data extracted directly from at least one feature of the customer; and

9               thereafter, completing the transaction if it is determined that the first and  
10 stored sets of biometric data are derived from the customer.

1               33.     The method recited in claim 32 wherein the transaction comprises a  
2 financial transaction.

1               34.     The method recited in claim 33 further comprising:  
2               extracting textual data from a financial instrument presented by the customer  
3 as part of the financial transaction; and  
4               comparing the textual data with stored textual data, wherein the stored textual  
5 data was extracted from the verification instrument.

1               35.     The method recited in claim 34 wherein the textual data comprises a  
2 signature of the customer.

1               36.     The method recited in claim 34 wherein the textual data comprises a  
2 name of the customer.

1           37. The method recited in claim 32 wherein the set of biometric data  
2 extracted from the verification instrument is derived from image data on the verification  
3 instrument.

1           38. The method recited in claim 32 wherein the set of biometric data  
2 extracted from the verification instrument is derived from data encoded magnetically on the  
3 verification instrument.

1           39. The method recited in claim 32 wherein the set of biometric data  
2 extracted from the verification instrument is derived from data encoded optically on the  
3 verification instrument.

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1           40. A self-service transaction system comprising:  
2           a plurality of networked self-service devices, at least one of the self-service  
3 devices including:

4           a first identification device adapted to extract a first set of  
5 identification data directly from a customer; and  
6           a second identification device adapted to extract a second set of  
7 identification data and textual regarding the customer from a verification instrument; and  
8           a storage device in communication with the at least one of the self-service  
9 devices for storing customer identification information derived from the textual data.

1           41. The system recited in claim 40 further comprising a comparator in  
2 communication with the at least one of the self-service devices, the comparator being  
3 configured to compare the first and second sets of identification data to determine whether  
4 the first and second sets of identification data are derived from a single individual.

1           42. The system recited in claim 41 wherein the comparator is local to the  
2 at least one of the self-service devices.

1           43. The system recited in claim 41 wherein the comparator is networked  
2 with the plurality of self-service devices.

1           44. The system recited in claim 40 wherein the first and second sets of  
2 identification data comprise biometric data.

1           45.     The system recited in claim 40 wherein the first and second sets of  
2 identification data comprise image data.

1           46.     A self-service transaction system comprising:  
2                 a plurality of networked self-service devices, at least one of the self-service  
3 devices including:  
4                         means for extracting a first set of identification data directly from a  
5 customer; and  
6                         means for extracting a second set of identification data and textual data  
7 regarding the customer from a verification instrument;  
8                         means for comparing the first and second sets of identification data to  
9 determine whether the first and second sets of identification data are derived from a single  
10 individual; and  
11                         means for recording customer identification information derived from the  
12 textual data.

1           47.     The system recited in claim 46 wherein the first and second sets of  
2 identification data comprise biometric data.

1           48.     The system recited in claim 46 wherein the first and second sets of  
2 identification data comprise image data.